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At Biola we study physics as a fascinating and useful tool to understand God's creation — Dr. Peter Kurtz (left), Professor of Physics with Mark Campbell, Math major; and Mike Strauss, Physical Science major. Dr. Kurtz has written this month's FROM THE FACULTY feature on page 5.

STUDIES IN THE WORD



DR. LEHMAN STRAUSS
BIOLA HOUR TEACHER

THE BELIEVER'S CROWNS

In the New Testament five crowns are mentioned. They are the rewards our Lord will bring with Him when He appears to rapture the Church. Each believer will receive a just reward for service according to the motive and measure of our works.

1. A Crown for Striving *I Corinthians 9:24-27*

In the context of these verses Paul uses the figure of an athlete. Before the start of the contests each participant would strive for self-discipline, being temperate in all things. The care the athlete would give his body was of prime importance. The winner of the contest would receive "a corruptible (perishable) crown", a laurel wreath that would soon fade (vs. 25). But the crown the Lord will present to His own will never fade. Those who will receive this crown are the Christians who exercised themselves in caring for their bodies. The body is the temple of the Holy Spirit (I Corinthians 3:16; 6:19, 20). It is the vehicle through which God gets His work done on earth. Surrender your body at once to Him (Romans 12:1, 2). Give it the needed rest and exercise and the proper food in right quantities. Don't lose this crown! It is given for *the control of the body*.

2. A Crown for Soul-winning
I Thessalonians 2:19; Philippians 4:1

I prefer to identify this crown for faithfulness in sowing the seed of God's Word. It is a reward for seed-sowing (Psa. 126:6). Actually we are merely the witnesses for and of Christ. The Holy Spirit wins the soul of the sinner. Every Christian should seek to cultivate the habit and heart of witnessing to the unsaved. When Jesus called men to follow Him, He said, "I will make you fishers of men" (Matthew 4:18, 19). Will there be souls in heaven because we were faithful in witnessing to them? A faithful witness in our daily routine of living is required of us (Acts 1:8). Don't lose this crown! It is given for our *concern for sinners*.

3. A Crown for Stedfastness *James 1:12; Revelation 2:10*

Here is a reward reserved for those Christians who remain stedfast and unmoveable to the end (I Cor. 15:58). It is not limited to martyrs who were killed for their testimony for Christ, but rather it is for all Christians who remain faithful inspite of the trials of life. A quitter like Demas will lose the crown of life (II Tim. 4:10). Don't lose this crown! It is given for *continuing in service*.

4. A Crown for Shepherding *I Peter 5:1-4*

During the absence of the Chief Shepherd we Christians are given the privilege of being under-shepherds to care for the flock of God. New babes in Christ need to be fed and led (I Peter 1:23), but someone must feed and lead them. Every child of God should manifest a genuine and sincere interest in discipling new converts to Jesus Christ (John 21:15-17). It will be given to those Christians who *care for the sheep*.

5. A Crown for Second-coming Lovers *II Timothy 4:6-8*

This is "a crown of righteousness" which the Lord will give to all who lived daily in the anticipation and expectation of His coming again. The doctrine of our Lord's return is regarded highly in Scripture. His coming is called "the blessed hope" (Titus 2:13). It has a purifying affect upon all who look for and love Christ's appearing (Col. 3:1-5; I John 3:2, 3).

Jesus said, "Behold, I come quickly: hold that fast which thou hast, that no man take thy crown" (Rev. 3:11).

HEAR DR. STRAUSS DAILY ON THE BIOLA HOUR

Write for a complete listing of stations with days and times of the broadcast. Write Biola Hour Radio Log, 13800 Biola Ave., La Mirada, Ca. 90639.

UNTIL YOUR HEART IS OVERWHELMED

By Carol Talbot



"I do not think that we love heavenly things enough, do you?" These were my husband's words to me one evening, and then he told me this story:

"I read about a man who loved flowers. He didn't love any special flower more than the others, but he just liked to be among flowers and work with them. He secured a position with a family of a multimillionaire who employed a number of people to care for the many rare flowers growing in his large greenhouses.

"One day he was told that because of his industry and his love for flowers, he had been chosen by that wealthy man's botanist to go with him into South America in search of a rare orchid that was supposed to be growing in the jungles there. This man was delighted; and he went gladly, though he didn't love that orchid for which they were searching more than any other flower because he had never even seen it.

"The time came when after much searching, they found the first specimen of this rare orchid, and after that things began to be different in his mind. When they came out of the jungle for a few days to rest and recuperate, he could hardly wait for the time to come when they would go back into the jungle to search for more of those rare orchids.

"As he set his mind on searching for that orchid, he became more and more interested in it; and when he found it, he began to love it. And he came to the point where he loved those rare orchids until he could almost hold them to his heart."

And then Louie continued, "That's the way it should be with us as we set our minds on the Word of God. David said that finding rare truths and promises in God's Word was like finding a great spoil (Psa. 119:162).

And the Apostle Paul told us to set our affection, our mind, on things above, not on things on the earth (Col. 3:2). He is telling us to think on heavenly things; and it is only as we set our minds upon them that they get into our hearts and we really love them."

Wouldn't you like to take time every day and set your mind and heart on our wonderful Lord and upon His Word until your heart becomes overwhelmed with all that He is and all the love and mercy, glory and greatness that He will show you? It will transform your life, put a glow in your heart, and change your mundane Mondays into a heavenly walk with Him.

Here at Biola College, Talbot Seminary and Rosemead as we endeavor to set the minds of our thousands of students upon the things of God, we see their hearts being overwhelmed and their lives transformed. It can happen to you.

We are privileged to welcome Carol Talbot as a regular monthly contributor to our Highlights newsletter. As the popular author of the recently published story of the life of Dr. Louis T. Talbot, For This I Was Born, she will share her devotional insights in each issue of the Highlights.

5 MINUTES WITH A CHRISTIAN ATTORNEY

A SPECIAL MONTHLY FEATURE

THE FEDERAL REVENUE TAX ACT OF 1978

The "government giveth" and the "government taketh away," and often does so in such a subtle way as to obscure the true impact on the taxpayer. The 1978 Tax Act was agreed upon on a Sunday morning at 4 A.M., passed by Congress on that Sunday, signed later by the President and revealed after Election Day.

The deductions from the taxpayer's employment check increase with each passing year and Congress calms ruffled feathers by passing a token tax reduction. It behooves each of us to understand to some degree the provisions of the 1978 Federal Tax Act.

A number of taxpayers may find their 1978 tax payments to be less than prior years but the joy of this discovery may be short lived when the increased payroll deductions are considered. Perhaps we should count our blessings as the Congress did not remove a number of itemized deductions as proposed by some members of Congress.

First the good news and then a dash of the bad news.

The standard deduction, now known as the zero bracket amount, has been increased from \$2,200 to \$2,300 for singles and from \$3,200 to \$3,400 for joint returns of married couples. The tax rate has also been changed as illustrated in the following two examples.

Examples:

* Singles who formerly paid 14% on taxable incomes from \$2,200 to \$2,700 will now pay 14% on taxable income from \$2,300 to \$3,400.

* Married couples filing jointly formerly paid 14% on taxable incomes from \$3,200 to \$4,200 and will now pay 14% on taxable incomes from \$3,400 to \$5,500. Similar changes have been made for higher incomes.

Congress further encouraged our hearts by increasing the personal exemption for each individual, under the new law, from \$750 to \$1,000.

It is well to note that the above changes take place for taxable years after 1978.

Now for the bad news. On the 1978 tax return a \$35 income tax credit is allowed for each taxpayer and his or her dependents. The \$35 credit is abolished for the taxable years after 1978.

For those who itemize their deductions there can be no deduction for state and local taxes on gasoline for tax years after 1978, except fuel used in business.

Married couples filing joint returns may possibly have a savings of \$36 on taxable incomes of \$5,000, up to \$682 on taxable income of \$50,000, but do not spend the savings as there may be a tax increase when the Social Security Tax increase is taken into consideration.

Very often individuals are perplexed as to the income level at which a tax return must be filed. For tax years after 1978 tax returns must be filed at the following tax levels.

Single persons \$3,300 (\$2,950 for 1978)

Married persons under 65 years filing jointly \$5,400 (\$4,700 for 1978).

Married couples, where one is 65 or older, filing jointly \$6,400 and if both are 65 or older \$7,400.

(To be continued)

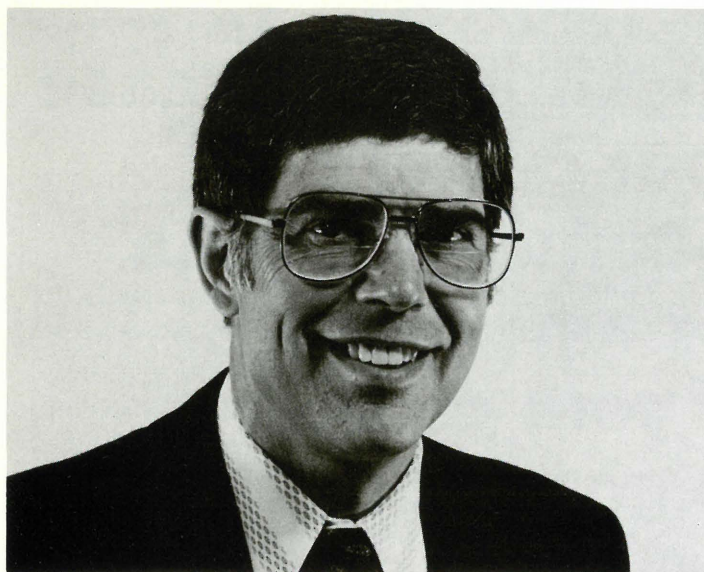
This article is a general statement on the subject. Local attorneys should be consulted where individual questions or problems arise.

NOTICE TO READERS

We receive many inquiries from our readers asking whether or not we ever rent or sell our mailing list to other organizations. You can be assured we *never* sell, rent, or lend our mailing lists to any organization outside Biola College, Inc.

FROM THE FACULTY

Dr. Peter Kurtz
Professor of Physics
Department of Physical Science



At Biola we study physics as a fascinating and useful tool to understand God's creation ...

In between the fall and spring semester my wife and I took three days off to drive up to California's beautiful Sierra Nevada mountains to admire the snow and do a little skiing. When you were born and raised in the midwest as we were it is enjoyable living in an area where it is possible to drive to snow covered mountains in one day and drive out the same day.

The first day of our short vacation was one of those breathtakingly beautiful days on which you wonder how heaven could be any more wonderful. The jagged peaks were heavily covered with a fresh fall of snow and every branch of the pine trees were piled high with the white powder. Breathing the crisp thin air seemed to wash our lungs clean of residual Los Angeles smog and riding up the chair lift looking at the scenery was as exhilarating as sliding down the mountain through fresh powder snow.

The chair lifts take two people at a time and by chance I rode up with a man who looked to be in his middle thirties. The ride up takes about ten minutes and we began to talk. He was an open friendly fellow and after a bit he asked me what I did, and I told him I taught physics at Biola College. He was an orthodontist and studying physics was a hobby with him giving us a common interest.

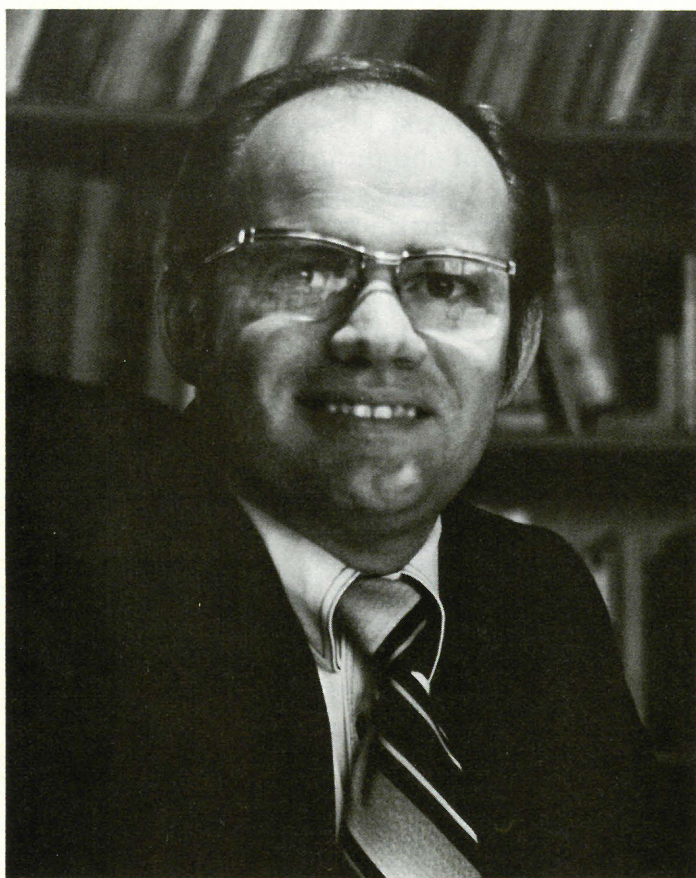
Quite as a surprise to me he asked what the word Biola meant. Apparently he had not heard of the school and the name interested him. I explained that Biola was a Christian liberal arts college and the name was an acronym formed from the original name of the school, the Bible Institute of Los Angeles. He was intrigued that a serious student and professor of physics could logically teach physics in a school that firmly believed in the inerrancy of Scripture and consequently in the innumerable miracles reported in the Bible; including the miraculous accounts of creation, the flood, the birth, death and resurrection of Jesus Christ, and the overwhelming teaching that man is individually accountable to a personal God.

This intelligent, friendly young man would not believe that there was a personal God who could and does move outside of the so-called laws of physics. In fact, He had been a member of a well known legalistic pseudo-christian denomination and claimed that it was the study of physics that directed him away from belief in a personal God.

Later, in thinking over this experience, I realized that part of the privilege I have of teaching physics at Biola College is that the Lord has given me the opportunity to critically examine the basic assumptions of physics in light of the revelation of Scripture. When I taught at a secular institution, which I did for many years, I was not encouraged to examine physics in the light of Biblical revelation but was actively discouraged from such research. To me the study of physics is challenging and stimulating and the integration of observable physics into God's historical account is a fascinating and necessary function of a Christian College.

I recognize that outside of a Bible believing environment it is possible for the study of physics to direct men away from God as it did my chance acquaintance. Physics is strictly concerned with those things that are repeatedly observable and when men become convinced that there is no other or greater controlling forces than the impersonal physical laws, they reject God. They fail to realize that in rejecting a God greater than physics they also reject any eternal hope.

At Biola we study physics as a fascinating and useful tool to understanding some of God's creation, but with the realization that God's creation is much broader than man's physical world. More importantly, salvation is by the miraculous work of God through Jesus Christ our Lord.



“It is often possible to increase your current income and plan for a portion of your estate to go to the Lord’s work.”

— WARD BROWN
Biola Estate Planning Representative

“My wife and I consider our family our first responsibility. We also feel that the existence of a school like Biola College is necessary for the completion of their education.

My own college education was in the areas of math and science. I used that background for ten years as an insurance agent before becoming a part of the Biola staff.

After completing all the basic insurance courses available, I took specialized courses in business and estate planning with an emphasis on estate conservation.

It was because of my professional background in estate planning that I listened with special interest to an interview on a Biola Hour Broadcast. A Biola representative told of his insurance training in the area of estate planning and how he was now using it in the Lord’s work.

Some months after the broadcast I felt led of the Lord to contact Biola to see if they had a need for someone with my estate planning experience.

A year and a half later I joined Biola as a Representative specializing in estate planning.

Many of us are faithful stewards of what the Lord has entrusted to us while we are living; but, often neglect a plan that will enable maximum distribution both to our heirs and the Lord’s work.

Depending on your circumstances and tax bracket, it is often possible to increase your current income and at death give a portion of your estate to the Lord’s work and even pass on more to heirs.

I am thankful for the ministry the Lord has given me in estate planning and look forward to helping many of you who are our friends in this ministry of education.”

**If Biola can serve you in your estate planning
please send us your name and address on the coupon found on the opposite page**

Your Financial Planning

Each month this page is devoted to various tax and financial subjects. By presenting this material, we hope to serve you in at least three ways:

1. HELP YOU become a better steward of the material resources God has placed in your care.
2. HELP YOU plan your affairs in such a way to increase your personal and family financial security and minimize tax liabilities.
3. HELP YOU provide greater financial support for the Lord's work than you could otherwise accomplish.

* * * * *

How do I know if I could benefit from tax, estate or financial planning? Test it for yourself on this chart; total your score at the bottom of the test and if the score is 100 points or more, it is very possible you could benefit from assistance with your estate planning.

Circle the number on each line that most closely describes you and enter it in the last column.						SCORE
AGE	21-30 1	31-40 2	41-50 3	51-60 6	Over 60 7	
AVERAGE INCOME	\$10,000-\$20,000 10	\$21,000-\$30,000 20	\$31,000-\$50,000 30	\$51,000-\$75,000 40	Over \$75,000 50	
SAVINGS	\$2,000-\$5,000 10	\$5,000-\$15,000 20	\$16,000-\$25,000 30	\$26,000-\$40,000 45	Over \$40,000 60	
YOUR HOME	\$20,000-\$30,000 10	\$31,000-\$40,000 15	\$41,000-\$50,000 20	\$51,000-\$75,000 25	Over \$75,000 30	
LIFE INSURANCE	\$10,000-\$20,000 10	\$21,000-\$30,000 15	\$31,000-\$50,000 20	\$51,000-\$100,000 25	Over \$100,000 50	
PERSONAL PROPERTY	Under \$5,000 5	\$5,000-\$15,000 10	\$16,000-\$30,000 15	\$31,000-\$50,000 20	Over \$50,000 25	
EMPLOYEE BENEFITS Profit Sharing, Etc.	\$5,000-\$10,000 5	\$11,000-\$20,000 10	\$21,000-\$30,000 15	\$31,000-\$40,000 20	Over \$40,000 25	
BUSINESS INTEREST	\$10,000-\$20,000 10	\$21,000-\$30,000 15	\$31,000-\$50,000 20	\$51,000-\$100,000 25	Over \$100,000 40	
INVESTMENTS & REAL ESTATE	\$10,000-\$20,000 10	\$21,000-\$30,000 20	\$31,000-\$50,000 30	\$51,000-\$100,000 40	Over \$100,000 60	
SECURITIES	\$10,000-\$20,000 15	\$21,000-\$30,000 25	\$31,000-\$50,000 35	\$51,000-\$100,000 45	Over \$100,000 60	
INDEBTEDNESS	Over \$75,000 1	\$75,000-\$26,000 2	\$25,000-\$11,000 3	\$10,000-\$6,000 4	\$5,000 & Under 5	
TOTAL						

"I am interested in more information on"

☐ ESTATE OR FINANCIAL PLANNING

☐ OTHER _____

Please contact me for an appointment to discuss my financial planning.

Name _____

Address _____

City _____ State _____ Zip _____

Phone (____) _____

STUDENT REFLECTIONS

In January, 65 Biola Symphonic Band members accompanied by Director, Ray Lutke, and Music Department Chairman, Jack Schwarz, toured the Pacific Northwest. The students presented concerts to over 6,000 people on the ten-day tour. The Band members enthusiastically shared how God used them in their concerts and in individual opportunities for witnessing to scores of people as they travelled.

From their reflections ...

"I have never learned so much or been stretched as far by one group of people in my whole life; God blessed us as we grew and loved."

"It was exciting to see God use us in His ministry of music!"

"I saw how God constantly worked through people to show His love. Not only through the kids in band, but through the people whose homes we stayed in and those who were praying for us."

"God's infinite wisdom showed itself in the way He commanded our daily schedule, making us depend on Him and not our watches, drivers, or machinery. God worked through those things but we were always led back to the Throne with gratefulness. His plan is *always* best."

"Tour exhibited the work of Christ in individual lives as they worked together for the glory of Christ through worship, devotion, and hard work."

"God's in control. He can use any of us — we just need to allow Him to be in control of our *whole* life."

BIOLA HOUR HIGHLIGHTS

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